



# ask SHIP

**Q: I have Medicare and am considering changing my Advantage Plan during Open Enrollment. Our local Senior Center is hosting a Medicare Advantage information event, but I noticed that it's sponsored by an insurance company. Would that be a good event for me to attend?**

A: While private insurance companies are allowed to host events, you need to consider that there are many companies that offer Medicare Advantage Plans. This particular event may not help you compare all the plans that are available to you.

People representing any Medicare Health Plan must follow some basic rules and regulations, whether at an event, during a private meeting, or on the phone.

Some of the things they may **NOT** do include:

- Ask for personal information (like your Social Security, bank account, or credit card numbers) over the phone.
- Come to your home uninvited to sell or endorse any Medicare-related product.

- Call you unless you're already a member of the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch.
- Enroll you into a plan, in general, over the phone unless you call them and ask to enroll.
- Ask you for payment over the phone or web.
- Tell you that they're Medicare supplement insurance (Medigap) policies.
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded phone discussion to the products being discussed.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.

If you schedule a meeting with an agent, they may **NOT**:

- Charge you a fee to process your enrollment into a plan.
- Steer you into a particular plan or communicate incorrect information about their plan type.
- Tell you about other plan options you haven't agreed to discuss.
- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Ask for contact information for friends or family in order to sell to them.
- Ask you to sign the enrollment form before you're ready to join.

To report a plan that has not followed these rules, call 1-800-MEDICARE. These rules do not apply to the sales of Medicare supplement insurance policies (Medigap).

For help comparing plans and considering your Medicare options, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov).

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.